

**Section I: AMENDMENTS TO CLAIMS**

1. (Currently Amended) A method for processing user approvals or disapprovals of charge account transactions, said method comprising:

selectively presenting a user preference screen on a user display device;

enabling said user to define a customized charge account report by selecting user preferences from said user preference screen with regard to variable characteristics of said charge account report, said user preferences including a frequency with which said charge account report is assembled and sent to said user;

creating said customized charge account report including said user selected preferences;

sending said customized charge account report to said user at times as determined by said frequency selected by said user;

presenting said customized charge account report to said user on said user display device, said customized charge account report including a listing of charge transactions which have occurred relative to said charge account;

enabling said user to provide user input to selectively indicate approvals or disapprovals with regard to user-selected ones of said transactions on an item-by-item basis; and

processing said approvals or disapprovals in response to said user input.

2. (Previously Amended) The method as set forth in claim 1 wherein said charge account report is transmitted from an account server site to said user display device, and said user approvals or disapprovals are selectively transmitted from said user display device back to said account server site for said processing.

3. (Previously Amended) The method as set forth in claim 2 wherein said account server device is operable in response to receipt of said user approvals or disapprovals to return an acknowledgement to said user to acknowledge receipt of said user approvals or disapprovals, respectively.

C 4. (Original) The method as set forth in claim 1 wherein said charge account report is made available to said user at an account server site through a network connection.

5. (Original) The method as set forth in claim 2 wherein said charge account report is made available to said user by sending a report-related email to said user.

6. (Original) The method as set forth in claim 5 wherein said charge account report is embodied within said email.

7. (Original) The method as set forth in claim 5 wherein said charge account report is embodied as an attachment to said email.

8. (Previously Amended) The method as set forth in claim 5 wherein said charge account report is encrypted prior to sending said email, said charge account report being de-encrypted by said user after receiving said charge account report.

9. (Currently Amended) A storage medium including machine readable coded indicia, said storage medium being selectively coupled to a reading device, said reading device being selectively coupled to processing circuitry within a computer system, said reading device being selectively operable to read said machine readable coded indicia and provide program signals representative thereof, said program signals being effective for processing user approvals and disapprovals of charge account transactions, said program signals being further effective for:

selectively presenting a user preference screen on a user display device;

enabling said user to define a customized charge account report by selecting user preferences from said user preference screen with regard to variable characteristics of said charge account report, said user preferences including a frequency with which said charge account report is assembled and sent to said user;

creating said customized charge account report including said user selected preferences;

sending said customized charge account report to said user at times as determined by said frequency selected by said user;

presenting said customized charge account report to said user on a user display device, said customized charge account report including a listing of charge transactions which have occurred relative to said charge account;

enabling said user to provide user input to selectively indicate approvals or disapprovals with regard to user-selected ones of said transactions on an item-by-item basis; and

processing said approvals or disapprovals in response to said user input.

10. (Previously Amended) The medium as set forth in claim 9 wherein said charge account report is transmitted from an account server site to said user display device, and said user approvals or disapprovals are selectively transmitted from said user display device back to said account server site for said processing.

11. (Previously Amended) The medium as set forth in claim 10 wherein said account server device is operable in response to receipt of said user approvals or disapprovals to return an acknowledgement to said user to acknowledge receipt of said user approvals or disapprovals, respectively.

C' 12. (Original) The medium as set forth in claim 9 wherein said charge account report is made available to said user at an account server site through a network connection.

13. (Original) The medium as set forth in claim 10 wherein said charge account report is made available to said user by sending a report-related email to said user.

14. (Original) The medium as set forth in claim 13 wherein said charge account report is embodied within said email.

15. (Original) The medium as set forth in claim 13 wherein said charge account report is embodied as an attachment to said email.

16. (Previously Amended) The medium as set forth in claim 13 wherein said charge account report is encrypted prior to sending

said email, said charge account report being de-encrypted by said user after receiving said charge account report.

17. (Currently Amended) A processing system comprising:

a user terminal, said user terminal further including a system bus, a CPU device connected to said system bus, a memory device connected to said system bus, an input device connected to said system bus, said input device being arranged to enable user input to said user terminal, and a user display device connected to said system bus; and

a server terminal, said server terminal being selectively operable for being connected to said user terminal, said processing system being selectively operable for:

selectively presenting a user preference screen on a user display device;

enabling said user to define a customized charge account report by selecting user preferences from said user preference screen with regard to variable characteristics of said charge account report, said user preferences including a frequency with which said charge account report is assembled and sent to said user;

creating said customized charge account report including said user selected preferences;

sending said customized charge account report to said user at times as determined by said frequency selected by said user;

presenting said customized charge account report to said user on said user display device, said customized charge account report

including a listing of charge transactions which have occurred relative to said charge account, said processing system being further operable for enabling said user to provide user input to selectively indicate approvals or disapprovals with regard to user-selected ones of said transactions on an item-by-item basis, said processing system being operable for processing said approvals or disapprovals in response to said user input.

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